

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:)	Attorney Docket No. 103
Burkhalter, Swinton B.)	
)	
Application No.:)	
09/775,336)	
)	
Filed:)	
February 1, 2001)	
)	
For:)	
INSURANCE SYSTEM AND)	
METHOD WITH)	
DISPROPORTIONAL)	
ALLOCATION)	
)	
Examiner:)	
Kalinowski, Alexander G.)	
)	
Art Unit:)	
3626)	
)	
Confirmation No.:)	
9210)	

AMENDMENTS TO THE SPECIFICATION

Please amend the paragraph beginning at page 10, line 11 to read as follows:

The benefits and obligations of the two policies are then divided disproportionately 34 between the policies. Nevertheless, the policies are related in the sense that the total premiums paid are used to determine the benefits or coverages of the two policies. However, the share of the insurance company's cost, expenses and profits, which all effect the premiums charged, are disproportionately allocated to the Long-Term Care product thereby making the life product more economical. The Long-Term Care product typically qualifies as a deductible expense to a corporation that is the premium obligor. This disproportional allocation makes the life policy, whose premium is usually paid by the favored ~~favorite~~ employee, a substantial bargain.